

ESTATE GROWTH GUIDELINES

Carrier	Ages	Growth Rate	Duration
AIG	<65	6%	Generally use 15 years, over 15 years on a case by case basis
	65 & Over		Life Expectancy or 10 years, whichever is less
Equitable	<70	7%	75% of Life Expectancy
	70 - 79	6%	
	80+	2%	
Foresters Financial	<60	8%	15 years
	61-70	6%	10 years
	>70	5%	7 years
Global Atlantic	All ages	6%	75% of life expectancy to a max of 25 years
John Hancock	All ages	5% - 7%	75% of Life Expectancy or 20 years, whichever is less
Lincoln Financial	<80	6%	75% of Life Expectancy or 25 years, whichever is less
	80 & Over		No growth factor
Mutual of Omaha	<56	6%	20 years
	56 - 70		15 years
	71 & Over	0%	No growth, should not exceed 50% of current Net Worth
New York Life	All ages	N/A	We do not provide this to the Field.
Nationwide	≤ 75	8%	Life Expectancy or 15 years, whichever is less
	76+	NA	NA
North American	All ages	6%	75% of Life Expectancy or 25 years, whichever is less
Principal Financial	<71	6%	75% of Life Expectancy or 20 years, whichever is less
	71 - 80		75% of Life Expectancy or 10 years, whichever is less
	81 & Over	0%	No growth, should not exceed 50% of current Net Worth
Protective Life	<40	6%	20 years
	41 - 60		15 years
	61 - 70		10 years
	71-75	5%	7 years
	76 & up	IC	Generally No Projection
Prudential	<66	8%	15 years (a longer growth period may be considered at the younger ages and if supported by evaluation)
	66-80	6%	10 years (a shorter growth period may be more resonable at ages 70 - 80)
	81+	N/A	No projection
Sagicor	NA	N/A	look at each case with individual consideration, financial guideline calculator
Securian Financial	<51	6%	20 years
	51 - 65		15 years
	66 - 70		10 years
	71 - 75		8 years
	76 & Over	Varies	Individual Consideration

Updated 2/24/21

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

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Symetra	<61	6%	10 years x 1.8
	61 - 65		8 years x 1.6
	66 - 70		6 years x 1.4
	71 - 80		3 years x 1.2
Transamerica	All Ages	7%	Projected future estate tax liability X 55% Note 7% growth rate over the applicant's life expectancy is used for illustration purposes. This estate appreciation rate should be adjusted, up or down, taking into consideration a reasonable growth factor in the current environment.
Zurich	< 71	6% - 10%	Lesser of 10 - 20 years or life expectancy
	71 - 80	5%	Lesser of 7 years or life expectancy

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